

CFBANK

	CPP Disbursement Date 12/05/2008	Cert 28263	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$273	\$250	-8.6%		
Loans	\$200	\$160	-20.3%		
Construction & development	\$11	\$5	-49.7%		
Closed-end 1-4 family residential	\$30	\$25	-16.0%		
Home equity	\$16	\$15	-8.6%		
Credit card	\$0	\$0	-33.8%		
Other consumer	\$1	\$0	-45.5%		
Commercial & Industrial	\$38	\$26	-31.3%		
Commercial real estate	\$70	\$60	-14.3%		
Unused commitments	\$31	\$22	-29.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$29	\$19	-35.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$3	\$5	55.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$255	\$236	-7.4%		
Deposits	\$229	\$218	-4.8%		
Total other borrowings	\$24	\$16	-34.2%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$19	\$14	-25.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.6%	5.5%	--		
Tier 1 risk based capital ratio	9.4%	9.1%	--		
Total risk based capital ratio	10.7%	10.4%	--		
Return on equity ¹	-17.2%	-28.1%	--		
Return on assets ¹	-1.2%	-1.6%	--		
Net interest margin ¹	3.1%	2.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	95.8%	89.5%	--		
Loss provision to net charge-offs (qtr)	101.0%	188.6%	--		
Net charge-offs to average loans and leases ¹	2.3%	1.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.9%	2.9%	0.4%	0.4%	--
Home equity	1.0%	1.1%	0.0%	0.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.8%	0.0%	0.0%	0.0%	--
Commercial & Industrial	4.6%	0.2%	2.7%	0.5%	--
Commercial real estate	3.2%	1.9%	0.0%	0.4%	--
Total loans	3.6%	4.5%	0.6%	0.4%	--